

FORM 3015-1 CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:

MODIFIED CHAPTER 13 PLAN

ANTHONY AND DEBORAH LAVALLE

DATE 3/1/2008

CASE NO. 08-40209

1. DEBTOR'S PAYMENTS TO TRUSTEE

a. As of the date of the plan, debtor has paid the trustee \$350.00
b. After the date of this plan, debtor will pay the trustee \$350.00 per month for 59 months beginning March 2008 for a total of \$21,000.00 The minimum plan length is 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
c. The debtor will also pay the trustee: \$0.00
d. The Debtor will pay the trustee a total of: \$21,000.00 (line 1a + line 1b + line 1c)

2. PAYMENTS BY TRUSTEE The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments or, \$2,100.00 (line 1d x .10)

3. ADEQUATE PROTECTION PAYMENTS 1326 (a) (1) C The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Month	TOTAL PAYMENTS
a.			\$0.00
b.			
c.			
d. TOTAL			\$0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES §365 - The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in # 7

Creditor	Description of Property
a.	
b.	

5. CLAIMS NOT IN DEFAULT Payments on the following claims are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the to the to the creditors. The creditors will retain their liens. The creditor can continue to invoice the debtor.

Creditor	Description of Property
a. MID ATLANTIC	2000 OLDS ALERO
b.	

6. HOME MORTGAGES IN DEFAULT (sec. 1322(b)(5) and 1322 (e)). The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of payments	TOTAL PAYMENTS
a. COUNTRYWIDE	\$9,000.00	\$270.00	1	40	\$10,788.00
b.					\$0.00
c.					
d. TOTAL	\$9,000.00	\$270.00			\$10,788.00

7. SECURED CLAIMS IN DEFAULT (§ 1322(b)(3) and (5) and §1322(c)) The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. Rate (if applicable)	Payment	Beginning in Month #	Number of payments	TOTAL PAYMENTS
a.						
b.						
c.						
d. other	\$0.00					\$0.00

8. OTHER SECURED CLAIMS SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)] The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Amount of Claim	Secured Claim	Interest Rate	Beginning in Month #	Monthly x Payments	Number of Payments	Payments on Account of Claim	(Adequate) Protection from #3
a.								
b.								
c.								
d. Total	\$0.00	\$0.00						

9. PRIORITY CLAIMS The trustee will pay in full all claims entitled to priority under §507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Amount of Claim	Monthly Payment	Month #	Number of payments	TOTAL PAYMENTS
a. Attorney fees	\$1,750.00	\$45.00	1	40	\$1,750.00
b. IRS	\$941.00	PRORATA	46	5	\$941.00
c. MN DEPT REVENUE	\$605.00	PRORATA	46	5	\$605.00
d.					
e. TOTAL	\$3,296.00				\$3,296.00

10. SEPARATE CLASS OF UNSECURED CREDITORS In addition to the class of unsecured creditors specified in #11, there shall be separate classes of non-priority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Payment	Number of Payments	TOTAL PAYMENTS
a. RJ ENTERPRISES-RESTITUTION	0	\$1,484.65	\$315.00	5	\$1,484.65
b.					
c. TOTAL		\$1,484.65			\$1,484.65

11. TIMELY FILED UNSECURED CREDITORS The trustee will pay the holders of non-priority unsecured claims for which proofs of claim were timely filed, the balance of all payments received by the trustee and not paid under # 2, 3, 5, 7, 8, 9 and 10 their pro rata share of approximately \$3,331.35 line 1(d) minus lines 2, 6(d), 7(d) and 8(d), 9 (f) and 10(j).

a. The debtor estimates that the total unsecured claims by creditors listed in paragraph 8 are \$0.00
b. The debtor estimates that the total unsecured claims (excluding those in #8 & #10) are \$203,783.01
c. Total estimated unsecured claims are \$ line 11(a) + line 11 (b). \$203,783.01

12. TARDILY FILED UNSECURED CREDITORS All money paid by the debtor to the trustee under #1 but not distributed but not distributed by the trustee under #2,3,6,7,8, 9, 10 or 11 will be paid to the holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

Income withholding for on-going child support will continue.

All projected disposable income has been dedicated to the plan for the first three years in compliance with 11 U.S.C. 1325 (b)(1)(B).

Pursuant to 11 USC Section 1305 (a)(1), claims for post petition Federal Income taxes are to be included in the plan.

14. SUMMARY OF PAYMENTS-

Trustee's fee [line 2].....	\$2,100.00
Home Mortgage Defaults [line 6(d)].....	\$10,788.00
Claims in default [line 7(d)].....	\$0.00
Other Secured Claims [line 8(d)].....	\$0.00
Priority claims [line 9f].....	\$3,296.00
Separate Class [line 10(C)].....	\$1,484.65
Unsecured Creditors [line 11].....	\$3,331.35
TOTAL [must equal line 1(d)].....	\$21,000.00

ROBERT L KALENDA

919 WEST ST GERMAIN ST STE 2000
ST CLOUD MN 56301
(320)255-8840

SIGNED:

DEBTOR

SIGNED:

JOINT DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Anthony & Deborah LaValle,

Bky.No.08-40209

Debtors.

Chapter 13 Bankruptcy

NOTICE OF MODIFICATION OF
CHAPTER 13 PLAN BEFORE CONFIRMATION

TO: ALL INTERESTED PARTIES

1. Pursuant to Local Rule 3015-2, Debtors, by their undersigned attorney, Robert L. Kalenda, hereby give notice that the Court will hold a confirmation hearing on the modified Chapter 13 plan at 10:00 a.m. on April 3, 2008, in Courtroom 7 West, 300 South 4th Street, US Courthouse, Minneapolis, Minnesota.

Dated: 2.29.08

KALENDA & ASSOCIATES

By: /e/ Robert L. Kalenda
Robert L. Kalenda
Attorney for Debtor(s)
919 West St. Germain, Suite 2000
St. Cloud, MN 56301
(320) 255-8840
MN Registration #53260

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

ANTHONY T LAVALLE

DEBORAH K LAVALLE

SIGNATURE DECLARATION

Debtor(s).

Case No. _____

_____ PETITION, SCHEDULES & STATEMENTS

_____ CHAPTER 13 PLAN

_____ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION

_____ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS

☒ MODIFIED CHAPTER 13 PLAN

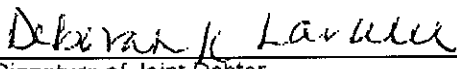
_____ OTHER (Please describe: _____)

We ANTHONY T LAVALLE, DEBORAH K LAVALLE, the undersigned debtor(s) or authorized representative of the debtor,
make the following declarations under penalty of perjury:

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 3-13-08

X 
Signature of Debtor or Authorized Representative

X 
Signature of Joint Debtor

ANTHONY T LAVALLE
Printed Name of Debtor or Authorized Representative

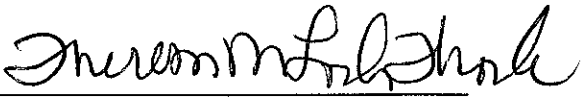
DEBORAH K LAVALLE
Printed Name of Joint Debtor

UNSWORN CERTIFICATE OF SERVICE

I, Theresa Loch-Thoele, declare under penalty of perjury that on March 18, 2008, I mailed copies of the foregoing Amended Chapter 13 Plan and Notice of Modification of Chapter 13 Plan Before Confirmation In Re: Anthony & Deborah LaValle Bky. No. 08-40209 by first class mail postage prepaid to each entity named below at the address stated below for each entity:

Interested Parties on attached service list

Executed on: 3-18-08

Signed: 

Theresa M Loch-Thoele
KALENDA & ASSOCIATES
919 West St. Germain, Suite 2000
St. Cloud, MN 56301

ANTHONY T LAVALLE
114 16 AVE N
ST CLOUD, MN 56303

DEBORAH K LAVALLE
114 16 AVE N
ST CLOUD, MN 56303

1ST BANK OF DELAWARE
CONTINENTAL FINANCE
PO BOX 30311
TAMPA FL 33630-3311

THOMAS ARDOLF
WAITE PARK MN 56387

ACCOUNT SOLUTIONS GROUP
205 BRYANT WOODS SOUTH
AMHERST NY 14228

ADVANTAGE COLLECTION PRO
PO BOX 353
CAMBRIDGE MN 55008

AFFILIATED CREDIT SERVICE
PO BOX 1329
ROCHESTER MN 55903

ANOKA COUNTY COURTHOUSE
325 E MAIN ST
ANOKA MN 55303

ARM
PO BOX 129
THORFARE NJ 08086-0129

ARROW FINANCIAL SERVICES
5996 W TOUHY AVE
NILES IL 60714

ARROW FINANCIAL SERVICES
21031 NETWORK PLACE
CHICAGO IL 60678-1031

ASSET ACCEPTANCE LLC
PO BOX 2039
WARREN IL 48090-2039

BMG
PO BOX 91501
INDIANAPOLIS IN 46921-00

CAPITAL MANAGEMENT SERVI
726 EXCHANGE ST
BUFFALO NY 14210

CAPITAL ONE
PO BOX 85064
GLEN ALLEN VA 23058

CENTRA CARE CLINIC
1200 N 6TH ST
ST CLOUD MN 56303

CENTRAL MN ANESTHESIA
14700 28TH AVE STE 20
PLYMOUTH MN 55447

CENTRAL MN EMERG PHYS
1406 6TH AVE N
ST CLOUD MN 56303

CENTRAL MN MENTAL HEALTH
1321 NORTH 13TH ST
ST CLOUD MN 56303

CHARTER COMMUNICATIONS
3380 NORTHERN VALLEY PIN
ROCHESTER MN 55906

CHASE RECEIVABLES
1247 BROADWAY
SONOMA CA 95476

CMRE FINANCIAL SERVICES
3075 E IMPERIAL HWY 200
BREA CA 92821-6753

COLLECTION RESOURCES
PO BOX 2270
ST CLOUD MN 56302-2270

COUNTRY WIDE HOME LOANS
SVB 314 PO BOX 5170
SIMI VALLEY CA 93062-517

CRAIG A ROSE
921 MAIN STREET HOPKINS
HOPKINS MN 55343

CREDIT PROTECTION ASSOCI
13355 NOEL RD
DALLAS TX 75420

DAN PIRSIG
18954 KANDI-MEEKER RD
ATWATER MN 56209

DANIEL J PIRSIG
18954 KANDI MEEKER RD
ATWATER MN 56209

DEBT RECOVERY SOLUTIONS
900 MERCHANTS CONCOURSE
WESTBURY NY 11590-5114

EDOP LOAN SERVICES
PO BOX 21302
ST PAUL MN 55121

FINANCIAL CONSULTANTS CO
160 3RD AVE W #100
FOLEY MN 55329-0235

FIRST NATIONAL COLLECTIO
610 WALTHAM WAY
SPARKS NV 89434

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS SD 57107

FIRST REVENUE ASSURANCE
PO BOX 5818
DENVER CO 80217

FMS INC
PO BOX 18062
HAUPAUGE NY 11788-8862

GOLD CROSS AMBULANCE
PO BOX 86
MINNEAPOLIS MN 55486

GOLD CROSS AMBULANCE
PO BOX 86
MINNEAPOLI SMN 55486

GREAT LAKES HIGHER
PO BOX 7858
MADISON WI 53704-7858

HSBC CARD SERVICES
PO BOX 80084
SALINAS CA 93912-0084

IRS
PO BOX 21126
PHILADELPHIA PA 19114

JC CHRISTIANSON
PO BOX 519
SAUK RAPIDS MN 56379

LDC COLLECTION SYSTEMS
3131 PRINCETON PIKE BLDG
LAWRENCEVILLE NJ 08648

LOFSTROM LAW FIRM
PO BOX 21123
COLUMBIA HEIGHTS MN 5542

MALINDA LIPETZKY
457 ELENA LANE
ST JOSEPH MN 56374

MEDTRONIC
13019 COLLECTION CENTER
CHICAGO IL 60693-0130

MERCHANTS CREDIT GUIDE C
223 W JACKSON BLVD
CHICAGO IL 60606

MICHELE G GREER
7301 OHMS LANE STE 475
EDINA MN55439

MID ATLANTIC FINANCE
15500 LIGHTWAVE DR
CLEARWATER FL 33771

MID STATE CREDIT
217 S 7 ST STE 101B
BRAINERD MN 56401

MIDWEST COLLECTION SERV
P O BOX 1181
ST CLOUD MN 56302

MN DEPARTMENT OF REVENUE
SPECIAL ACTIONS
551 BANKRUPTCY SECTION
PO BOX 64447
ST PAUL MN 55164

MONTEREY COLLECTIONS
PO BOX 4658
CARLSBAD CA 92018

MRS ASSOCIATES
3 EXECUTIVE CAMPUS STE 4
CHERRY HILL NJ 08002

NORTHLAND CREDIT CONTROL
3617 VERA CRUZ AVE N
MINNEAPOLIS MN 55422

NORTHLAND GROUP
PO BOX 390846
EDINA MN 55439

NORTHWAY DENTAL
PO BOX 1659
ST CLOUD MN 56302

ORCHARD BANK
PO BOX 5222
CAROL STREAM IL 60197-52

PAYDAY AMERICA
1609 W CTY RD 42
BOX 232
BURNSVILLE MN 55306

PORTFOLIO RECOVERY
PO BOX 12914
NORFOLK VA 23541

QUADRANT GROUP
5140 MAIN ST STE 303
WILLIAMSVILLE NY 14221

REGIONAL DIAGNOSTIC RADI
PO BOX 7366
ST CLOUD MN 56302-7366

REGIONAL DIAGNOSTIC RADI
POB OX 7366
ST CLOUD MN 5632-7366

RICHARD L MUSKE
700 ST PAUL BLDG
ST PAUL MN 55102

RICHARD SIERSTAD
PO BOX 566
SAUK RAPIDS MN 56379-056

RJM ACQUISITIONS
575 UNDERHILL BLVD STE 2
SYOSSET NY 11791-3416

ROSE & ARNESON
PO BOX 5560
HOPKINS MN 55343

SPRINGER COLLECTIONS
876 E 7TH ST
ST PAUL MN 55106-4590

SRT ENTERPRISES
413 3RD ST N
WAITE PARK MN 56387

ST CLOUD HOSPITAL
1406 SIXTH AVENUE NORTH
ST CLOUD MN 56303

ST CLOUD MEDICAL GROUP
4544 CO RD 134
ST CLOUD MN 56303

ST CLOUD ORTHOPEDICS
1555 NORTHWAY DR
ST CLOUD MN 56303

ST CLOUD SURGICAL CENTER
1526 NORTHWAY DR
ST CLOUD MN 56303

TATE & KIRLIN ASSOCIATES
2810 SOUTHAMPTON RD
PHILADELPHIA PA 19154

TRANSWORLD SYSTEM
1611 W CTY RD B #306
ST PAUL MN 55113

TRIPICIANO LAW OFFICE
160 3RD AVE W STE 200
FOLEY MN 56329

VALENTINE & KEBARTAS INC
PO BOX 325
LAWRENCE MA 01842

WEISBERG LAW OFFICE
PO BOX 26759
MINNEAPOLIS MN 55426

WEST ASSET MANAGEMENT
PO BOX 671747
MARIETTA GA 30006

WILLIAMS AND FUDGE
PO BOX 115900
ROCK HILL SC 29731-1590

XCEL BKY UNIT
1518 CHESTNUT AVE
MINNEAPOLIS MN 55403